









| Products                              | Tiers             | Payment Frequency | July 2019 | Aug 2019 | Sep 2019 | Oct 2019 | Nov 2019 | Dec 2019 | Jan 2020 | Feb 2020 | March 2020 | April 2020 |
|---------------------------------------|-------------------|-------------------|-----------|----------|----------|----------|----------|----------|----------|----------|------------|------------|
| 2 Year - Islamic Savings Certificate  | 0 - 9,999,999,999 | Monthly           | 0.00939   | 0.00939  | 0.00939  | 0.00938  | 0.00938  | 0.00938  | 0.00938  | 0.00938  | 0.00938    | 0.00938    |
|                                       | 0 - 9,999,999,999 | Quarterly         | 0.00939   | 0.00939  | 0.00939  | 0.00938  | 0.00938  | 0.00938  | 0.00938  | 0.00938  | 0.00938    | 0.00938    |
|                                       | 0 - 9,999,999,999 | At Half yearly    | 0.00939   | 0.00939  | 0.00939  | 0.00938  | 0.00938  | 0.00938  | 0.00938  | 0.00938  | 0.00938    | 0.00938    |
|                                       | 0 - 9,999,999,999 | At Annually       | 0.00939   | 0.00939  | 0.00939  | 0.00938  | 0.00938  | 0.00938  | 0.00938  | 0.00938  | 0.00938    | 0.00938    |
|                                       | 0 - 9,999,999,999 | At Maturity       | 0.01052   | 0.01052  | 0.01052  | 0.01050  | 0.01050  | 0.01050  | 0.01050  | 0.01050  | 0.01050    | 0.01050    |
| 3 Years - Islamic Savings Certificate | 0 - 9,999,999,999 | Monthly           | 0.00977   | 0.00977  | 0.00977  | 0.00975  | 0.00975  | 0.00975  | 0.00975  | 0.00975  | 0.00975    | 0.00975    |
|                                       | 0 - 9,999,999,999 | Quarterly         | 0.00977   | 0.00977  | 0.00977  | 0.00975  | 0.00975  | 0.00975  | 0.00975  | 0.00975  | 0.00975    | 0.00975    |
|                                       | 0 - 9,999,999,999 | At Half yearly    | 0.00977   | 0.00977  | 0.00977  | 0.00975  | 0.00975  | 0.00975  | 0.00975  | 0.00975  | 0.00975    | 0.00975    |
|                                       | 0 - 9,999,999,999 | At Annually       | 0.01014   | 0.01014  | 0.01014  | 0.01013  | 0.01013  | 0.01013  | 0.01013  | 0.01013  | 0.01013    | 0.01013    |
|                                       | 0 - 9,999,999,999 | At Maturity       | 0.01052   | 0.01052  | 0.01052  | 0.01050  | 0.01050  | 0.01050  | 0.01050  | 0.01050  | 0.01050    | 0.01050    |
| 4 Year - Islamic Savings Certificate  | 0 - 9,999,999,999 | Monthly           | 0.00977   | 0.00977  | 0.00977  | 0.00975  | 0.00975  | 0.00975  | 0.00975  | 0.00975  | 0.00975    | 0.00975    |
|                                       | 0 - 9,999,999,999 | Quarterly         | 0.01014   | 0.01014  | 0.01014  | 0.01013  | 0.01013  | 0.01013  | 0.01013  | 0.01013  | 0.01013    | 0.01013    |
|                                       | 0 - 9,999,999,999 | At Half yearly    | 0.01052   | 0.01052  | 0.01052  | 0.01050  | 0.01050  | 0.01050  | 0.01050  | 0.01050  | 0.01050    | 0.01050    |
|                                       | 0 - 9,999,999,999 | At Annually       | 0.01089   | 0.01089  | 0.01089  | 0.01088  | 0.01088  | 0.01088  | 0.01088  | 0.01088  | 0.01088    | 0.01088    |
|                                       | 0 - 9,999,999,999 | At Maturity       | 0.01127   | 0.01127  | 0.01127  | 0.01125  | 0.01125  | 0.01125  | 0.01125  | 0.01125  | 0.01125    | 0.01125    |
| 5 Years - Islamic Savings Certificate | 0 - 9,999,999,999 | Monthly           | 0.01089   | 0.01089  | 0.01089  | 0.01088  | 0.01088  | 0.01088  | 0.01088  | 0.01088  | 0.01088    | 0.01088    |
|                                       | 0 - 9,999,999,999 | Quarterly         | 0.01127   | 0.01127  | 0.01127  | 0.01125  | 0.01125  | 0.01125  | 0.01125  | 0.01125  | 0.01125    | 0.01125    |
|                                       | 0 - 9,999,999,999 | At Half yearly    | 0.01127   | 0.01127  | 0.01127  | 0.01125  | 0.01125  | 0.01125  | 0.01125  | 0.01125  | 0.01125    | 0.01125    |
|                                       | 0 - 9,999,999,999 | At Annually       | 0.01165   | 0.01165  | 0.01165  | 0.01163  | 0.01163  | 0.01163  | 0.01163  | 0.01163  | 0.01163    | 0.01163    |
|                                       | 0 - 9,999,999,999 | At Maturity       | 0.01202   | 0.01202  | 0.01202  | 0.01200  | 0.01200  | 0.01200  | 0.01200  | 0.01200  | 0.01200    | 0.01200    |

### PROFIT SHARING RATIO

|                                |     |     |     |     |     |     |     |     |     |     |     |
|--------------------------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| <b>Rabbul Maal (Depositor)</b> | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% |
| <b>Mudarib (Bank)</b>          | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% | 50% |

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**Zubair Ahmed**  
 Manager MIS & Pool Management

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**Ghazzanfar Ahsan**  
 Head Islamic Banking

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**Tahir Saeed Qureshi**  
 Officer MIS & Pool Management

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**Syed Zubair Hussain**  
 RSBM / Head of Shariah Compliance

## SUMMIT BANK ISLAMIC BANKING

### WEIGHTAGES FOR THE MONTH OF April 2020

#### FOREIGN CURRENCY (USD,EURO,GBP & YEN)

| Products                            | Tiers           | Payment Frequency | March 2019 | April 2019 | May 2019 | June 2019 | July 2019 | Aug 2019 | Sep 2019 | Oct 2019 | Nov 2019 | Dec 2019 | Jan 2020 | Feb 2020 | March 2020 | April 2020 |
|-------------------------------------|-----------------|-------------------|------------|------------|----------|-----------|-----------|----------|----------|----------|----------|----------|----------|----------|------------|------------|
| <b>Bachat Savings Account (BSA)</b> | All             | Six monthly       | 0.20000    | 0.20000    | 0.20000  | 0.20000   | 0.20000   | 0.20000  | 0.20000  | 0.20000  | 0.20000  | 0.20000  | 0.20000  | 0.20000  | 0.20000    | 0.20000    |
| <b>1 Month Investment</b>           | 5,000 and above | At Maturity       | 0.20000    | 0.20000    | 0.20000  | 0.20000   | 0.20000   | 0.20000  | 0.20000  | 0.20000  | 0.20000  | 0.20000  | 0.20000  | 0.20000  | 0.20000    | 0.20000    |
| <b>3 Months Investment</b>          | 5,000 and above | At Maturity       | 0.20000    | 0.20000    | 0.20000  | 0.20000   | 0.20000   | 0.20000  | 0.20000  | 0.20000  | 0.20000  | 0.20000  | 0.20000  | 0.20000  | 0.20000    | 0.20000    |
| <b>6 Months Investment</b>          | 5,000 and above | At Maturity       | 0.20000    | 0.20000    | 0.20000  | 0.20000   | 0.20000   | 0.20000  | 0.20000  | 0.20000  | 0.20000  | 0.20000  | 0.20000  | 0.20000  | 0.20000    | 0.20000    |
| <b>1 Year - Investment</b>          | 5,000 and above | At Maturity       | 0.20000    | 0.20000    | 0.20000  | 0.20000   | 0.20000   | 0.20000  | 0.20000  | 0.20000  | 0.20000  | 0.20000  | 0.20000  | 0.20000  | 0.20000    | 0.20000    |

#### PROFIT SHARING RATIO

|                                | March 2019 | April 2019 | May 2019 | June 2019 | July 2019 | Aug 2019 | Sep 2019 | Oct 2019 | Nov 2019 | Dec 2019 | Jan 2020 | Feb 2020 | March 2020 | April 2020 |
|--------------------------------|------------|------------|----------|-----------|-----------|----------|----------|----------|----------|----------|----------|----------|------------|------------|
| <b>Rabbul Maal (Depositor)</b> | 50%        | 50%        | 50%      | 50%       | 50%       | 50%      | 50%      | 50%      | 50%      | 50%      | 10%      | 10%      | 5%         | 5%         |
| <b>Mudarib (Bank)</b>          | 50%        | 50%        | 50%      | 50%       | 50%       | 50%      | 50%      | 50%      | 50%      | 50%      | 90%      | 90%      | 95%        | 95%        |

**Zubair Ahmed**  
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